

Private Homes
Strategy
2019 - 2024

CONTENTS

3 | **Chapter 1**
Foreword

5 | **Chapter 2**
Introduction

8 | **Chapter 3**
Strategic context

10 | **Chapter 4**
Legislative powers

12 | **Chapter 5**
The council's vision for
housing



1

Foreword

The Council's Plan has a clear vision that by 2030, Wolverhampton will be a place that people come from far and wide to work, shop and enjoy our vibrant city. Good quality housing plays a fundamental role in this offer.

Our vision for housing is to deliver 'Better Homes for All'.





*“We have ambitious plans for the growth of the housing market, delivering **more** and **better** homes...”*

We have ambitious plans for the growth of the housing market, delivering more and better homes. Getting the right housing offer, which includes private homes for rent and sale, is essential to attracting and retaining a skill base to encourage inward investment. We will better understand the housing market to ensure we build the right type of homes, at the right price in the locations that people want to live.

We are committed to ensuring safe and healthy homes for all. The private rented sector is a growing tenure, with a variety of household types increasingly reliant upon it. We are proactive in our role to ensure the quality of this housing and its management. We have a robust range of measures including the Rent with Confidence scheme and HMO licensing. We will continue to offer advice and assistance to residents through the Home Improvement Agency, Disabled Facilities Grant and the Affordable Warmth Scheme and continue to develop this offer. And where our efforts to improve standards in the sector fail, we will never compromise on the safety of our citizens and apply a zero-tolerance approach to anyone operating outside of the law.

Access to a secure home, that is good quality and suitable is central to the health and wellbeing of our residents. Tackling homelessness is a key priority for the city. The biggest cause of homelessness in the city is the ending of a tenancy in the private rented sector; we will work with landlords to promote sustainable accommodation and prevent eviction.

Most of Wolverhampton's residents live in a private home, that they own or rent. So our actions to improve this sector are fundamental to the wellbeing of our residents and our city.

Councillor Peter Bilson

Deputy Leader and
Cabinet Member for
City Assets and Housing

2

Introduction



Improved housing conditions can save lives, prevent disease, increase quality of life, reduce poverty, and help mitigate climate change. Housing is becoming increasingly important to health in light of urban growth, ageing populations and climate change.

In a time of depleting social housing and increasing house prices, the role of the private sector has become paramount, in providing a housing solution to the citizens of Wolverhampton.

It is therefore vital that the City of Wolverhampton Council ensure the private sector is rich with safe and secure accommodation to promote the health and well-being of occupants.



*...the role of the private sector
has become paramount,
in providing a housing solution to
the citizens of Wolverhampton.*

The council is committed to ensure that vulnerable citizens such as the elderly, children and young people and people with complex needs are given the best opportunity and equal opportunities to flourish.

We know that this can only be possible by engaging with our good landlords and providing them with the correct and meaningful support to help their businesses flourish, whilst providing the best accommodation for the citizens of Wolverhampton.



The City of Wolverhampton Council have proudly made some great strides through our Rent with Confidence, star rating scheme. This multifaceted approach has meant we have been able to engage with our market leading landlords and agents, whilst providing the much-needed choice for tenants to choose where they live. Furthermore, this scheme has ensured that all accommodation provided by the council meets a minimum standard of quality and safety.

It is also vital that the work of the good landlords is recognised, and tenants are safeguarded, by taking the most stringent action against criminal landlords, who operate by exploiting some of the most vulnerable citizens of Wolverhampton.

The **Rent with Confidence** website enables renters to easily choose a property and landlord that will have been checked and approved by our team as meeting star rating standards.



3

Strategic context

National context

Throughout the 1980s and 1990s, the proportion of private rented households was steady at around 10%, a minority tenure behind home ownership and renting from a social landlord. However, due to the increase in house prices making purchasing a home increasingly difficult and the rise of the buy-to-let market, the private rented sector has seen significant growth. The private rented sector nationally now represents 19% of households and this continues to grow.

The private rented sector has the highest proportion of non-decent homes, with a quarter of properties not being in a reasonable state of repair, without reasonably modern facilities and services, or ineffective insulation or heating. This is closely followed by owner occupied homes, where 19% are considered non-decent.

Houses of Multiple Occupation (HMOs) are properties rented out to at least 3 people who are not from 1 'household' (for example a family) with shared facilities like the bathroom and kitchen. Also called a 'house shares', this type of living arrangement is increasing. The National HMO Network estimates there are over 500,000 HMOs in England. The ability of landlords to claim more Housing Benefit if they subdivide a property is one of the reasons for the increase in prevalence of HMOs and the Government have highlighted this as a concern.

Local context

There are 108,020 dwellings in Wolverhampton, 56% are owner occupied, 18% private rented and 27% social rented. This strategy is concerned with private housing, which includes both owner occupied and private rented properties, just over 79,000 properties, of which 14,491 properties have a category 1 Housing Health and Safety Rating System (HHSRS) hazards.

The average Standard Assessment Procedure (SAP) rating* for all private sector dwellings in Wolverhampton is 59, which is better than both England (57) and West Midlands (56). For owner occupied stock the figure is 58 and for private rented stock it is 60. However, 4,200 private sector dwellings (5.3%) and 1,074 private rented dwellings (5.7%) in Wolverhampton are estimated to have an EPC rating below band E. In the private sector stock, there are an estimated 19,485 dwellings with un-insulated cavity walls and 13,671 dwellings with less than 100mm of loft insulation.

There is an estimated total of 4,097 HMOs in Wolverhampton. Currently there are 300 licensed HMOs in Wolverhampton. However, it is estimated that there are at least another 200 mandatorily licensable HMOs, that we need to proactively find, enforce and licence, to ensure they meet the correct safety standards.

*A SAP rating is a system used for assessing the energy rating of a property.

4

Legislative powers

Housing standards

Private housing stock is governed predominantly by the Housing Act 2004. The act requires properties to be free from Category 1 and Category 2 hazards. Each property is assessed for the presence of 29 hazards.

In light of the tragic events in Grenfell Tower in London, the Ministry of Housing, Communities and Local Government have issued directives for local authorities to ensure all privately-owned high rises within their jurisdiction are legally compliant.

The Homes (Fitness for Human Habitation) Act 2018 provides tenants, of both private and social landlords, a right to take action in the courts when a landlord fails to maintain a property that is fit for human habitation.

HMOs

The Housing Act 2004 provides additional legislation in relation to Houses of Multiple Occupation (HMOs); they shall not only be free of these hazards, but further comply with additional management regulations specific to HMOs. Landlords of higher risk HMOs are required to obtain a mandatory licence to operate them. Where there are areas of low demand and/or large concentrations of HMOs, the Act requires local authorities to require all landlords of these properties to obtain a licence under Additional or Selective Licensing schemes.

Enforcement

The Housing and Planning Act 2016 introduced powers for local authorities to issue financial penalties on criminal landlords of up to £30,000 per offence as an alternative to prosecution. With repeat offenders being added onto a national database and local authorities being able to apply for banning orders.

Eviction

With the increased powers placed on local authorities it is vital that tenants are protected from retaliatory eviction and harassment under the Prevention of Eviction Act. [Input new tenancy laws here](#)



5

The council's vision for housing



The council's vision for housing is to deliver **'Better Homes for All'**, which underpins and supports the fourth strategic outcome of the Council's Plan 2019-2024.

The Private Homes Strategy will contribute to the delivery of the three key objectives:

- **Deliver more and better homes** to meet the needs of our economy, communities and the growing number of households looking to work, study and settle in our city.
- **Ensure safe and healthy homes** for all by tackling and challenging criminal landlords and setting excellent levels of housing management and maintenance standards from all of our housing

management agents. We will make the best use of housing in the city; bringing empty properties back into use, improving quality and thermal efficiency of homes and

- reducing fuel poverty across our city.
- **Provide access to secure homes** for those in vulnerable situations.

We continue to tackle rough sleeping in partnership in the city. We will work to prevent homelessness and provide support and advice to people who need sustainable accommodation options to meet their housing needs. We will work to provide housing options that enable choice, good health and wellbeing and promote independent living.



We know there are challenges to be addressed in the private housing market; we have ambitious and challenging targets for the development of new private homes. Of our existing private housing stock 18% have category 1 hazards, the total cost of mitigating these is estimated to be £31.5 million. Poor insulation and energy efficiency is a significant problem and 45% of households living in the private sector experience fuel poverty. The ending of a private tenancy is also the most prevalent reason for homelessness in the city; 25.5% of all cases.



We will build on our recent successes; the development of Rent with Confidence, the establishment of proactive enforcement and positive engagement with landlords to face these challenges head on. The following sections will set out the priorities of the Private Homes Strategy 2019-24.

More and better homes

We will continue to enable greater housing choice to meet our current and future needs. This will include new private renting options and home ownership opportunities.



Ambitious plans for growth

The city has ambitious plans for the number of new homes to be delivered; Black Country Core Strategy set a target of around 63,000 additional homes (net) to be delivered over the period 2006-26 to accommodate its growing population. The target for Wolverhampton is 13,400 homes or 670 homes each year. From 2006-2018, 5,640 homes were built, and land is available for another 9,000 homes.

Private homes growth is a priority; working with Planning to increase delivery of high-quality new build homes for private sale; through private development and the councils development company WV Living programme. Growth of a quality private rented sector is also important; facilitating new build through WV Living and working proactively with investors, developers and landlords.

A city centre living offer; providing desirable accommodation in the heart of the city. Supporting commercial to private residential conversions for rent and new build accommodation.

Right price, right tenure, right location

Its not just about numbers. We need more homes at the right price and rent, in the right location. We will undertake more research to ensure we understand local housing needs, so we feed this into the development of new homes. This information is also useful to prospective landlords and investors.



We recognise the difficulty individuals and households face getting onto the housing ladder; the need for deposits and rent up front to access the private rented market and the considerable deposits that need to be saved to access the mortgage market for home ownership.

To city's Housing Strategy Better Homes for All recognises the need to balance the housing market and as such there are certain types of homes we need to concentrate on:

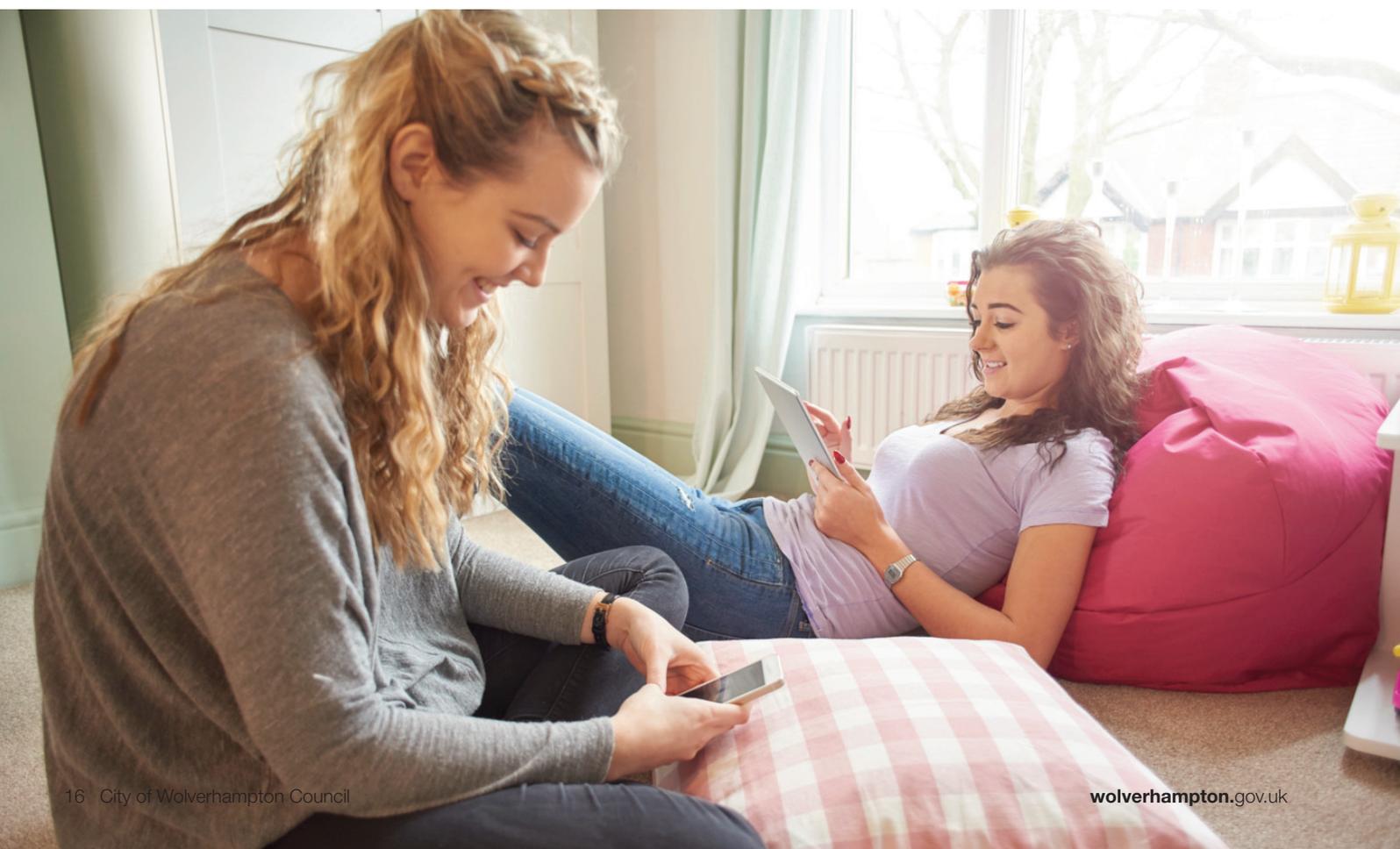
Intermediate Housing. We will promote the supply of private intermediate housing, including rent to buy, shared ownership, help to buy, and starter homes. These products help first time buyers and second stage movers into home ownership. We will promote flexibility between the tenures.

Households who want to rent. The demand for a good quality, well managed private rented sector is increasing and crucial to a well-functioning local housing supply. Millennials have been labelled 'generation rent', as growing numbers of young people are renting their homes for longer periods of their lives; young professionals want to live close to where they work and there is increasing demand from lower income households who traditionally may have accessed social housing. As such the private rented sector needs to be diverse, offering properties of different sizes and rents. HMOs have their place in the market and new build HMOs may be a way of ensuring quality and safety. Co-living is also an unexplored market in Wolverhampton which may make a relevant contribution.

Key workers. The city is home to a variety of public service and frontline roles; schools, hospitals, the Police and Fire Service. These services need to attract and retain a workforce to serve the city. The problem is, house prices have increased, while earnings, particularly in the public sector, have risen more modestly. So, while a key worker may aspire to rent or buy a home, they may not be able to afford to. We want to support key workers to remain and settle in the city and we will promote housing options for this group.

Housing for students. We will work with the University of Wolverhampton to understand the student housing market and participate in the regulation and improvement of private rented housing and HMOs resided in by students.

Housing for graduates. It is important to retain the skilled workforce developed in the city's university. We need desirable accommodation options which will encourage graduates to remain living and working in the city.





Bringing empty homes back into use

With additional housing in such demand, empty homes are a wasted resource. Homes which are empty for long periods can deteriorate and attract anti-social behaviour. If properties are neglected, they can devalue nearby homes and cause nuisance to neighbourhoods

Wolverhampton has a higher number of long-term empty homes (1.2%) than the regional average of 0.84%. There is no one area where long-term empty homes are concentrated; empty homes are found throughout the city and in all price brackets.

The city's Empty Homes Strategy 2019-24 sets out the council's proactive approach to bringing homes back into use through onward sale or rent.

The council will continue to work co-operatively with the owners of empty homes wherever possible. However, when owners of empty homes which are causing nuisance either cannot be identified or refuse to engage with the City of Wolverhampton Council, we will take action to ensure that empty homes are brought back into use, including the use of Compulsory Purchase Orders.

Safe and healthy homes

We will proactively improve the quality of homes within the city, enabling residents to live in safe and healthy homes:

A WELL MANAGED PRIVATE RENTED SECTOR

Rent with Confidence (RwC) is the council's star rating scheme for landlords and their properties. Between 2016 and 2018; 1000 properties belonging to 500 landlords were star rated. RwC aims to work with tenants, landlords and agents collectively to raise housing standards; Evidence of property improvements statistics to follow.

Tenants have been able to search for properties on the RwC website, these properties have been checked and approved by the council. However it is acknowledged that RwC cannot compete with private letting agencies who advertise properties. Moving forward, there will be greater emphasis on the benefits to landlords, incorporating the star rating into existing advertising (via letting agents and websites) and developing communication tools to sustain the buy in of landlords, agents, tenants and partners. These objectives will be informed by a full review of RwC.

Private Sector Leasing Scheme (PSL). Wolverhampton Homes run a private sector leasing scheme which will manage properties on behalf of landlords. In 2019, 102 properties were managed. The PSL is a trusted source of properties for tenants and provides a great service to landlords who may wish to take an arm's length approach to property management. It is also a useful tool for addressing empty properties. The council needs to strengthen the offer to residents looking for private rented accommodation and as such we have ambitions to grow this service.

WH will aim to grow the service to 120 properties in 2019-20. Further growth will then be targeted; Wolverhampton Homes are working with investors and developers who intend to build and bulk buy units in the city. The PSL will also manage the market rent units built by WV Living. An ambitious target for the number of properties to be managed by 2024 will be set in the Delivery Plan.

Support to landlords. whether landlords choose to manage their properties themselves, use a letting agent or the PSL, the council is available to provide advice and guidance. In 2019 the council's website will be updated to provide up-to-date advice and signposting.

A Private Sector Housing Forum meets on a quarterly basis to share ideas, concerns and updates with local landlords, landlord representatives, external agencies such as the citizens advice bureau. The aspiration being that we will have a cohort of 'expert landlords' from whom we can draw best practice and consult for all future policy changes.

The HMO Working Group addresses areas of concern as well as supporting landlords to apply good practice. This group is supported by partners including the police, fire service, planning, housing benefits and the anti-social behaviour team.

Good quality homes, free from hazards

We aim to ensure that privately rented properties are safe and healthy for families to reside in; free from hazards such as excess cold, damp and mould growth, falls and fire. We work with tenants to address issues in their homes, in the first instance by positive engagement with the landlord. We challenge poor practice and will continue to protect our residents from unacceptable living conditions and overcrowding through the use of our legislative powers.

Houses of Multiple Occupation must have the relevant planning consent and a HMO licence, if required. This ensures that they are safe and properly managed for hazards such as overcrowding and fire. Private Sector Housing work closely with Planning to ensure we deliver a 'one council' approach and communicate with landlords at the first opportunity what their HMO application must include.

Since the introduction of HMO licensing in 2006 we have issued over 300 licences, but there is further work to do with at least 200 further properties to licence. We work in partnership with landlords; support them to come to us for advice and incentivise early registration. However, we will also actively pursue landlords that avoid licensing.

Additional licensing: details of scheme to follow

Selective licensing: details of scheme to follow



We will never compromise on the safety of our citizens and are committed to applying a zero-tolerance approach to anyone operating outside of the law.

National Building Safety Programme; we are committed to ensuring the safety and wellbeing of all our high-rise residents. Dedicated specialist officers and industry experts make up our safer high-rise homes group. We will continue to inspect and monitor all our high rises and ensure the highest levels of compliance to guidance, best practise and legislation.

Challenging poor quality or unsafe housing; because of the nature of section 21 no fault eviction notices and a landlords legal right to end a tenancy for 'no fault' reasons, some tenants continue to endure poor standards for fear they will be asked to leave if they complain about problems with their home. Tenants need to feel empowered to challenge their landlord about poor property standards without the fear of eviction for no specified reason. Tenancy reform (see Security in the Private Rented Sector) will aim to address this issue and strengthen the position of tenants.

The Homes (Fitness for Human Habitation) Act 2018 gives tenants a right to take action in the courts when a landlord fails to maintain a property that is fit for human habitation. The Act covers all existing tenancies less than seven years in length in both the social and private rented sectors. The requirement includes the dwelling let to a tenant and all parts of the building it forms a part of, for example the common parts of a HMO or block of flats owned by the landlord.

The council will support tenants to understand their rights and take the appropriate action to ensure their homes are safe to live in; working in partnership with key partners to ensure information is accessible and timely.

Access to secure homes

We will work to prevent homelessness and provide support and advice to people who need sustainable accommodation options to meet their housing needs.

Security in the private rented sector

Tenancies in the private rented sector are primarily assured shorthold tenancies provided for a minimum of 6 months. The government has acknowledged that the current provisions of the Assured Shorthold Tenancy regime, which are now over 20 years old, do not meet the changing and diverse needs of today's private rental market.

Short term tenancies mean that many tenants feel insecure, unable to plan for the future or call where they live a home. Currently, landlords can evict tenants with as little as two months' notice once their fixed-term contract has come to an end, without needing to give a reason. This means that many tenants live with the worry that they may be evicted at short notice. This instability can have damaging impacts on children's education, and the cost of frequent moves undermines people's ability to save up for a deposit.

Preventing homelessness; Reducing homelessness is a key priority for the City of Wolverhampton Council. The council's Homeless Prevention Strategy identifies the specific objectives to achieve this. But notably two of the three highest causes of homelessness in Wolverhampton are:

- End of an assured short hold tenancy in the private rented sector, and
- Other loss of rented or tied accommodation.

Between 2017 and 2018, 80 properties were inspected following the service of a section 21 eviction notice, of which 30 tenancies were sustained, preventing 30 cases of homelessness.

Private sector housing and Environmental Health will work alongside the homeless prevention and outreach teams to prevent homelessness; by working proactively with tenants and landlords to resolve issues which may be the cause of planned evictions. Private sector housing will work with landlords to meet the council strategic objectives in providing secure homes for residents, including people with vulnerabilities and accessibility issues.

Upholding the rights of landlords; whilst the ability to serve a 'no fault' section 21 notice to end a tenancy may provide insecurity for tenants, it is a tool valued by landlords. Landlords may not intend to rent out a property long term, they may wish to sell the property or move back into it themselves. Landlords have raised concerns about the difficulties they face in gaining possession of their property through the courts and so the government is working to speed up and simplify the possession process for landlords, as well as better guidance and signposting. The council recognises the need for a buoyant private rented sector and the role private landlords have in maintaining this. The council will develop a 'Landlord Offer' to support tenants into the market and work in partnership to meet the council's objectives.

Tenancy reform; following consultation on removing the barriers to longer term tenancies the government will reform the private rented sector by:

- Repealing Section 21 of the Housing Act 1988 which will end 'no-fault' evictions.
- Strengthening the Section 8 possession process, to ensure landlords have confidence they will be able to end tenancies where they have legitimate reason.
- Publishing a future consultation to develop a 'new deal for renting'.
- Ensuring any legislation to change tenancy lengths is developed with the appropriate safeguards for landlords.
- Continuing to raise awareness of the rights and responsibilities of both tenants and landlords.

The council will ensure tenants and landlords are aware of these legislative changes, support tenants to remain in their homes and work with landlords to support longer term tenancies.

A home that meets your needs

Our commitment to keep our vulnerable residents safe and healthy in their own homes for as long as possible is delivered through our housing assistance programme. Wolverhampton Homes deliver the following grant funded services on behalf of the council:

Home Improvement Agency; XXXX

Disabled Facility Grants; XXXX

Telecare; XXXX

Affordable Warmth; XXXX

Energy efficiency

[ADD INFO](#)

Action plan and monitoring

This strategy will be supported by a **Delivery Plan** which will identify the areas of work and specific tasks needed to meet the

This delivery of this strategy will be monitored by the Better Homes Board, a group led by City Housing. The Board has responsibility ensuring the objectives and priorities for City Housing, as identified in the City's Housing Strategy – Better Homes for All are delivered through effective partnership working and operational delivery.

Wider strategic links will be made to related strategies, for example the Empty Homes Strategy and the Homeless Prevention Strategy, as well as strengthening links to partners, stakeholders and residents.



Key Performance Indicators for Housing are identified in the Council Plan:

More and Better Homes

1. Net additional homes
2. Net additional affordable homes
3. Net number of empty properties across the city

Safe and Healthy Homes

4. Number of approved Rent with Confidence' private landlords in our city
5. Number of Rent with Confidence homes improved since joining scheme
6. Fuel poverty rate

Access to a Secure Home

7. Households in priority need per 1,000 households
8. Number of households in temporary accommodation
9. Average number of people rough sleeping in our city

These KPIs will be built upon and a clear vision for what success will look like will form part of the Delivery Plan.

DRAFT FOR CONSULTATION

Please send your feedback to: housingstrategy@wolverhampton.gov.uk

or by post to:

Housing Strategy, City of Wolverhampton Council,
Civic Centre, St. Peter's Square, Wolverhampton WV1 1SH

You can get this information
in large print, Braille, audio or in another
language by calling 01902 551155
or order online here.

wolverhampton.gov.uk 01902 551155

 WolverhamptonToday  @WolvesCouncil  WolverhamptonToday

City of Wolverhampton Council, Civic Centre, St. Peter's Square,
Wolverhampton WV1 1SH